

ABSTRACT

5 A method and system for automated bill payment service makes
 use of one or more application programs, such as a bank's retail system
 application and a bill payment application, running on one or more
 servers, as well as one or more data storage devices. A customer calls, for
 example, an 800 number and enters identification information in response
 to prompts by the system. The system verifies the customer's
 identification and, in response to selection of a single bill payment option,
 10 prompts the customer to enter information about at least one bill payment
 for a payee. The system provides selection of the payee from a customer-
 specific bill payee list or a system-spoken payee list and various menu
 functions. The system automatically schedules the bill payment for the
 customer according to the entered bill payment information, and renders
 15 the scheduled payment to the payee for the customer. The system also
 provides the customer with the ability to check the status of payments that
 have already been scheduled, as well as to change or cancel payments.

20 C0464-180895
 WINLIB01:745418.01